Target for agricultural credit

3254. SHRI MANOHAR JOSHI: Will the Minister of AGRICULTURE be pleased to state:

(a) the details of the target fixed for agricultural credit this year and achievements made so far;

(b) whether it is a fact that only 17 per cent target has been achieved so far;

(c) if so, the details thereof;

(d) the steps which are being taken by Government to achieve remaining target; and

(e) the steps being taken to give timely agricultural credit to the farmers to save their crops?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (PROF. K.V. THOMAS): (a) to (c) As per the data made available by National Bank for Agriculture and Rural Development (NABARD), the details of target fixed for agricultural credit for the year 2009-10 and achievement there against as on 31 October, 2009 is as under:

Agency	Target	Disbursement (April-October 2009)	Achivement (%)
Commercial Banks	250,000	110,204.35	44.08
Cooperative Banks	45,000	32,924.89	73.17
Regional Rural Banks	30,000	20,065.37	66.89
TOTAL	325,000	163,194.61	50.21

50.21 per cent of the agricultural credit flow target fixed for the year 2009-10 has been achieved as on 31 October.

(a) and (e) Government has implemented Agricultural Debt Waiver and Debt Relief Scheme, 2008 and the beneficiary farmers under this scheme are eligible for availing fresh bank credit.

Reserve Bank of India has issued comprehensive guidelines to the banks for providing debt relief to farmers affected by natural calamities including droughts etc. These relief measures include, *inter alia*, restructuring of existing loans by way of conversion/ rescheduling of loans, provision of fresh crop loans for affected farmers, non-compounding of interest in respect of loans converted/rescheduled, treatment of converted/rescheduled agriculture loans as 'current dues', moratorium period of at least one year, while restructuring, relaxed security and margin norms etc.

Government has advised all the State Governments/UTs and NABARD to closely monitor the disbursement of agricultural credit on a regular basis. They have also been advised to hold special State Level Bankers' Committee (SLBC) meetings for ensuring that farmers get adequate and timely credit during the Rabi season.

Technical support to farmers through ATMA

3255. SHRIMATI JAYANTHI NATARAJAN: Will the Minister of AGRICULTURE be pleased to state: